



CAUGHT IN THE ACT



Internet criminals bombard PC users the world over with money-making scams. Lynley Dram talks to the scam-baiters intent on taking revenge on the fraudsters

Ever wondered what it would be like to take the law into your own hands? We're not suggesting that you start chasing criminals. But there is one small area in which ordinary citizens are taking on the fight for justice. Known as scam-baiters, these people have decided to turn the tables on internet scammers. They might not be able to stop the scams, but scam-baiters hope to reduce the number of victims by forcing scammers to waste time and resources. They also try to alert victims by tracking down those who are being hooked in by a scam before they lose their money – or worse.

Incredible as it may seem, a good scam-baiter can even get a scammer to spend money in the belief that they'll get more cash in return. In fact, it seems that scammers are willing to do just about anything, no matter how daft, in pursuit of your cash – a weakness scam-baiters are only too happy to exploit.

HOOK, LINE AND SINKER

Understandably, scam-baiters prefer to keep their identities secret. One scam-baiter, who calls herself Bustedup Cowgirl, started scam-baiting after being targeted by 'excess money' scammers when she sold a horse online. Years later, she still gets emails from this sort of scammer. The excess money scam is where a buyer asks the seller to take a cheque, money

order or banker's draft for a sum far in excess of the money owed for the item being sold. The victim is then asked to send the excess money to the scammer, who hopes they'll do this before they find out that the payment was counterfeit. Bustedup Cowgirl explained why she does it. "It costs these guys real money to send you their fake money orders. And that's money they have successfully scammed off of other unsuspecting people. So I decided to scam the scammer."

Mike runs one of the biggest scam-baiting websites, *419eater.com*, which has just celebrated its fourth birthday. His book about scam-baiting, *Greetings in Jesus Name: The Scambaiter Letters*, was published in 2006. Mike would rather we didn't publish his surname – even though it's written on the cover of his book – as he has made a lot of enemies.

"The vast majority of scams we deal with are of the 419 variety," Mike explained. A 419 scam is an advance-fee fraud, where the victim is lured into spending relatively small amounts of money in the hope of receiving a much larger sum. Many advance-fee scams originate in Nigeria, where this is a crime under section 419, chapter 38, of the Nigerian criminal code.

"All we do is respond to emails we get," Mike said. "We don't hunt them down. There's no way of telling who they are from the email. But of the 40,000 emails received so far, about 65 per cent come from West Africa."

Don't be lulled into a false sense of security, though. A scammer may not be thousands of miles away in another hemisphere. Besides Nigeria, other countries that are well known for various types of scams include Holland, Canada and Russia. The Dutch lottery scam has been around for a while, and has even had fun poked at it in TV commercials. An email message tells the victim that they've won the jackpot, even though they don't remember buying a ticket, and for a small administration fee and tax charge the scammer promises to transfer the cash to the victim's account. It isn't necessarily



▲ The Metropolitan Police ask that, if you believe you're being set-up as a target for fraud, to send the emails to fraud.alert@met.police.uk



Rogues' gallery Scam-baiters' trophy photos



▲ Scam-baiters exploit the fact that scammers will do anything to get your money to make them humiliate themselves. The results appear on websites such as 419eater (some images may offend)

the Dutch lottery you have won – it could be the lottery in any number of countries.

Then there are the fake selling scams, where the scammers sell items they don't actually own. This scam is on the increase. According to Mike, "a large proportion [of fake selling scams] are coming from Canada". The targets tend to be businesses, and many of these scams are confined to North America. That's no reason to let your guard down, though, as the internet allows profitable scams to spread quickly.

Another growing area is the fake internet bank. Most scams of this type originate in Russia, and 419eater.com has started to concentrate in this area. "There's a section on the forums dedicated to shutting down fake bank sites, and we're taking down about 50 to 100 of these a week," Mike explained. "It costs [the scammers] a few hundred dollars to a few thousand dollars to set up a fake bank site."

This has not pleased the Russian gangsters, and a denial-of-service attack was launched against the top three scam-baiting sites (419eater, Scamwarners and Artists against 419) in September. This prolonged attack took the sites offline for a couple of weeks. According to Mike, "this was one of the biggest concerted attacks made, and must have cost them a few thousand a day". Which is a result of sorts.

The attack didn't stop the scam-baiters in their fight against the scammers. "We do have a backup site that's not published in the public domain so we can still keep in communication. But [having the site offline] does mean we don't get any new members," said Mike.

BECOMING A SCAM-BAITER

Scam-baiting began a few years ago when people such as Mike and Bustedup Cowgirl got tired of having their email inbox clogged with scam messages, and decided to fight back. They began by replying to scammer's emails, trying to string the scammer along. This evolved into a sort of competition in which the scam-baiters would see who could get the scammers – often referred to as their 'lads' – to waste the most time and spend the most money. The *coup de grâce* is getting the scammer to send a photo of themselves in a humiliating pose. These stories, email exchanges and photos fill the 'virtual' trophy cases on scam-baiter websites such as 419eater.com and Scam-O-Rama (<http://scamorama.com>). For more scam-baiting sites see the box opposite. Note that some images on these sites may offend.

A lot of these sites have forums in which scam-baiters trade tips and swap stories. As

experienced scam-baiters frequently make clear, anonymity is crucial. Scammers are often hardened criminals who could easily resort to violence. Scam-baiters who post humiliating photos of such men want to make sure they can't be found. These photos range from the ridiculous (such as those above) to more obscene examples, and many scam-baiters obtain photos of their 'lads' in compromising poses or holding signs that declare same-gender sexual preferences. As most scammers come from cultures that don't tolerate homosexuality, this is a very damaging form of public humiliation for the scammer.

It is this seeming hunger for humiliation that has put Neil Forsyth off the scam-baiting fraternity. Forsyth is the author of *Delete This At Your Peril*, a book about the email exchanges he has had with scammers under the persona of Bob Servant. You can find out more about Bob at www.bobservant.com. "With scam-baiting the objective is to purely humiliate. On scam-baiting websites there is a real kind of vitriolic anger against the scammers, and I don't have that. I'm just into it for fun."

You'll also find videos of frustrated scammers who've turned up at a meeting point thinking they're about to get the big payoff, posted on the internet. Taking scam-baiting this far is potentially dangerous. Even when hiding in a crowd, a scam-baiter may be more easily identifiable than they realise. It is worth repeating that scammers are not very nice people. Victims who've fallen for a scam to the point of actually meeting the scammer have been beaten, mugged and even murdered.

BAITING BASICS

Scam-baiters use anonymous email addresses with providers such as Hotmail, Yahoo! or Gmail. If they need to give out a fax or phone number, they use free services such as eFax (<http://home.efax.com>), which enables users to send and receive faxes as email attachments, and UKnumber (www.uknumber.co.uk), which gives you a free UK number. Another useful resource is the Payphone Directory (www.payphone-directory.org), which lists payphone numbers. Most of these are US numbers, but other countries are also included.

All scam-baiters need fake ID, which they can make by scanning a passport and driver's licence, altering the information and putting the various components together in Adobe Photoshop or a similar package. Volunteers on scam-baiting sites often help each other with creating fake IDs and personas.

SHOULD YOU PLAY?

Scam-baiters feel that no-one is looking out for the interests of future victims, so they take on the task themselves. Many scammers have so many victims on the go at once that they can become sloppy about what they leave in emails, such as the email addresses of other victims in the To or cc fields. Scam-baiters take any clues they find about other victims and try to track them down before they hand over their cash. It's a race against time, as there's no way of knowing how long the scammers have been working on these victims, how much money they may already have sent or, worse, if the victim is planning to meet the scammer.

Scam-baiters may have a point. There simply aren't the police resources to take pre-emptive action against scammers. So unless there is evidence that fraud has been carried out, the police in the UK simply aren't interested.

For advice on what to do if you ever find yourself in this position, or you know someone who is, visit www.met.police.uk/fraudalert/419.htm. A lot of useful advice about scams is also available at The Office of Fair Trading (www.oft.gov.uk/oft_at_work/consumer_initiatives/scams). ☐

Hall of fame Scam-baiting sites

419Eater.com

<http://419eater.com>

This is the most popular site on the internet for scam-baiting. Its main feature is a large forum, which is the centre of the scam-baiting community.

Scamwarners

<http://scamwarners.com>

This site focuses on protecting the victims of internet scams. Check the 'Introduction to scams' pages for information on what to do with any 419 emails you receive.

Artists against 419

www.aa419.org

A scam-baiting community that targets all internet scams, but concentrates on fake bank scams in particular.

419 Fun

www.419fun.com

Typical of many scam-baiters websites, this site shows the fun two scam-baiters have with their 'lads'.

FraudWatch International

www.fraudwatchinternational.com

Helpful info on dealing with all sorts of online fraud, including 419 scams and phishing.

Scam-O-Rama

<http://scamorama.com>

A news site for scam-baiters. Contains lots of information on how to scam-bait, updates on the latest news stories involving scammers and of course, scam-baiting stories.

Other notable scam-baiter sites:

<http://www.scambuster419.co.uk>

<http://www.419baiter.com>

www.ebolamonkeyman.com